

**IN THE UNITED STATES DISTRICT COURT
FOR THE SOUTHERN DISTRICT OF OHIO
EASTERN DIVISION**

REGINA HENRY- MORRIS)
1962 Bairsford dr.) Case No: 2:13-cv-1086
Columbus, OH 43232)
)
) JURY DEMAND REQUESTED
Plaintiff,)
v.)
)
P&B CAPITAL GROUP, LLC)
69 Washington St.)
Suite 100)
Buffalo, New Your, 14203)
)
Defendant.)

COMPLAINT

PLAINTIFF, REGINA HENRY-MORRIS (Plaintiff), by her attorneys, KAHN AND ASSOCIATES, L.L.C., alleges the following against DEFENDANT, P&B CAPITAL GROUP, LLC.(Defendant):

INTRODUCTION

1. Plaintiff's Complaint is based on the Fair Debt Collection Practices Act, *15 U.S.C. 1692 et seq.* (FDCPA).

JURISDICTION AND VENUE

2. Jurisdiction of this court arises pursuant to *15 U.S.C. 1692k(d)*, which states that such actions may be brought and heard before "any appropriate United States district court without regard to the amount in controversy," and *28 U.S.C. 1367* grants this court supplemental jurisdiction over the state claims contained therein.
3. Because Defendant conducts business in Ohio, personal jurisdiction is established.

4. Venue is proper pursuant to *28 U.S.C. 1391(b)(2)*.

PARTIES

5. Plaintiff is a natural person who resides in the City of Columbus, Franklin County, Ohio and is allegedly obligated to pay a debt, and Plaintiff is a "consumer" as that term is defined by *15 U.S.C. 1692a(3)*.
6. Pursuant to the definitions outlined in *15 U.S.C. 1692a(1-6)*, Defendant is a debt collector and sought to collect a consumer debt from Plaintiff which was allegedly due and owing from Plaintiff, and Plaintiff is a consumer debtor.
7. Defendant is a New York Domestic Limited Liability Company and debt collector with an office in Buffalo, New York.
8. Defendant uses instrumentalities of interstate commerce or the mails in any business the principal purpose of which is the collection of any debts, or who regularly collects or attempts to collect, directly or indirectly, debts owed or due or asserted to be owed or due another and is a "debt collector" as that term is defined by *15 U.S.C. § 1692a(6)*.
9. Defendant is a collection agency that in the ordinary course of business, regularly, on behalf of itself or others, engages in debt collection.

FACTUAL ALLEGATIONS

10. For a period of approximately one year beginning around December 2011 and continuing into at least December 2012, Defendant has placed frequent, repeated, and excessive collection calls to Plaintiff at telephone number 614.330.6141.
11. Defendant placed calls to Plaintiff two to three times per day on a daily basis for the purposes of annoying or harassing her.

12. Plaintiff requested that Defendant provide her with copy of documents related to the debt, including the owed balance, nearly every month during the period Defendant placed calls to her.

13. Defendant told Plaintiff that if she did not like the way Defendant was handling the debt, Defendant would begin adding interest to her account.

14. Defendant cursed or otherwise used abusive language towards Plaintiff while attempting to collect the debt.

15. Upon information and belief, Defendant has added charges that were not authorized under the original account.

COUNT I

DEFENDANT VIOLATED THE FAIR DEBT COLLECTION PRACTICES ACT

16. Defendant violated the FDCPA based on the following:

- a. Defendant violated §1692d by engaging in conduct the natural consequence of which is to harass, oppress, or abuse any person in connection with the collection of a debt.
- b. Defendant violated §1692d(5) by causing a telephone to ring or engaging any person in telephone conversation repeatedly or continuously with intent to annoy, abuse, or harass any person at the called number.
- c. Defendant violated §1692e(2)(A) by the false representation of the character, amount, or legal status of a debt.
- d. Defendant violated §1692e(10) by the use of any false representation or deceptive means to collect or attempt to collect a debt or obtain information concerning a consumer.

- e. Defendant violated §1692f by using any unfair or unconscionable means to collect or attempt to collect a debt.

WHEREFORE, Plaintiff, Regina Henry-Morris, respectfully requests judgment be entered against Defendant, for the following:

17. Statutory damages of \$1000.00 pursuant to the Fair Debt Collection Practices Act, *15 U.S.C. 1692k*,
18. Costs and reasonable attorneys' fees pursuant to the Fair Debt Collection Practices Act, *15 U.S.C. 1692k*
19. Any other relief that this Honorable Court deems appropriate.

DEMAND FOR JURY TRIAL

Plaintiff, Regina Henry-Morris, requests a jury trial in this case.

RESPECTFULLY SUBMITTED,

KAHN & ASSOCIATES, L.L.C.

/s/ J. Daniel Scharville
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